

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

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Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Temeko R. Foster & Michelle R. Foster

Debtor(s)

Case No.:

17-27146-MBK

Judge:

Kaplan

**Chapter 13 Plan and Motions**

Original  Modified/Notice Required Date: 06/26/2018  
 Motions Included  Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP

Initial Debtor: TRF

Initial Co-Debtor: MRF

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,441.00 per month to the Chapter 13 Trustee, starting on  
07/01/2018 for approximately 50 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,845.00
INTERNAL REVENUE SERVICE	FEDERAL INCOME TAX	\$5,309.28

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Caliber Home Loans	400 Maple Grove Boulevard	\$54,948.53		\$54,948.53	\$2,553.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	51 Pageant Lane	\$1,832.11		\$1,832.11	\$457.37

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Ditech

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Santander Consumer USA	\$0.00	Auto Lease	Assume	\$469.00

Part 7: Motions  NONE

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

IRS was not originally included

Explain below **how** the plan is being modified:

Adding IRS to be paid through the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 06/26/2018

/s/ Lee M. Perlman  
Attorney for the Debtor

Date: 06/26/2018

/s/ Temeko R. Foster  
Debtor

Date: 06/26/2018

/s/ Michelle R. Foster  
Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 06/26/2018

/s/ Lee M. Perlman  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 06/26/2018

/s/ Temeko R. Foster  
Debtor

Date: 06/26/2018

/s/ Michelle R. Foster  
Joint Debtor

Certificate of Notice Page 11 of 13  
United States Bankruptcy Court  
District of New JerseyIn re:  
Temeko R. Foster  
Michelle R. Foster  
DebtorsCase No. 17-27146-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 64

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db/jdb +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618  
 517167702 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517026692 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517026696 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
 517138208 +BANK OF AMERICA, N.A., PO Box 21785, Tampa, FL 33622-1785  
 517145394 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517026697 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367)  
 517237365 +CCAP AUTO LEASE LTD, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
 517026705 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)  
 517053552 +Caliber Home Loans Inc., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517026699 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610  
 517136933 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517026703 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517026706 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
 517026709 +Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004  
 517026710 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Bankruptcy, 1 Dell Way, Round Rock, TX 78682)  
 517190028 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 517026716 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
 517026717 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 517026721 +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558  
 517026722 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360  
 517026725 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 517026726 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 517026727 +Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275  
 517026728 +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004  
 517026733 +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016  
 517152778 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 517026734 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517026736 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
 517138952 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 517026737 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 26 2018 23:58:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 26 2018 23:57:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517190813 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 26 2018 23:59:03 CALIBER HOME LOANS, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 517183190 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 26 2018 23:59:03 Caliber Home Loans, PO Box 24330, Oklahoma City OK 73124-0330  
 517026702 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 00:11:37 Capital One, Capital One Retail Svrs, Po Box 30253, Salt Lake City, UT 84130-0253  
 517026700 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 00:11:04 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 517026707 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jun 26 2018 23:58:32 Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600  
 517026708 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 26 2018 23:57:31 Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 517026711 +E-mail/Text: mrdiscen@discover.com Jun 26 2018 23:56:53 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 517033694 E-mail/Text: mrdiscen@discover.com Jun 26 2018 23:56:53 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517026712 +E-mail/Text: mrdiscen@discover.com Jun 26 2018 23:56:53 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517026713 +E-mail/Text: dplbk@discover.com Jun 26 2018 23:58:26 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954  
 517064808 +E-mail/Text: dplbk@discover.com Jun 26 2018 23:58:26 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954  
 517026714 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 26 2018 23:57:24 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 64

Date Rcvd: Jun 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517090775 E-mail/Text: bankruptcy.bnc@ditech.com Jun 26 2018 23:57:24  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
517026718 +E-mail/Text: fggbanko@fgny.com Jun 26 2018 23:56:57 Forster Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
517610537 E-mail/Text: cio.bncmail@irs.gov Jun 26 2018 23:57:09 Internal Revenue Service,  
Centralized Insolvency, Operations, PO Box 7346, Philadelphia, PA 19101-7346  
517026719 +E-mail/Text: bnckohlsnotices@beckett-lee.com Jun 26 2018 23:56:59 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517231349 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 27 2018 00:12:24  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517026720 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 27 2018 00:12:22  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517026723 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 00:23:03  
Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
517114493 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 00:11:01  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
517171097 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 00:11:34  
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541  
517104222 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 00:22:47  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
517026724 +E-mail/Text: bankruptcy@pseg.com Jun 26 2018 23:56:51 PSE&G Bankruptcy Department,  
PO Box 490, Cranford, NJ 07016-0490  
517222597 E-mail/Text: bnc-quantum@quantum3group.com Jun 26 2018 23:57:49  
Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
517222603 E-mail/Text: bnc-quantum@quantum3group.com Jun 26 2018 23:57:49  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517026729 +E-mail/PDF: gecscedi@recoverycorp.com Jun 27 2018 00:10:56 Syncb/PLCC, Attn: Bankruptcy,  
PO Box 965064, Orlando, FL 32896-5064  
517027961 +E-mail/PDF: gecscedi@recoverycorp.com Jun 27 2018 00:10:55 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517227224 +E-mail/PDF: gecscedi@recoverycorp.com Jun 27 2018 00:11:27 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
517026730 +E-mail/PDF: gecscedi@recoverycorp.com Jun 27 2018 00:11:27 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
517026732 +E-mail/PDF: gecscedi@recoverycorp.com Jun 27 2018 00:12:04 Synchrony Bank/Lowes,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
517026731 +E-mail/PDF: gecscedi@recoverycorp.com Jun 27 2018 00:11:27 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Caliber Home Loans, Inc., Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517026693\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517026695\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
517026698\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)  
517026701\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517026704\* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517176996\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
517026715\* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
517026735\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
517026694 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 64

Date Rcvd: Jun 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin M. Butterly on behalf of Creditor Caliber Home Loans, Inc. kevinbutterly@gmail.com  
Laura M. Egerman on behalf of Creditor Caliber Home Loans, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com  
Steven P. Kelly on behalf of Creditor Caliber Home Loans, Inc. skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 10